

Certificate Number: 15317-NJ-DE-033208991

Bankruptcy Case Number: 19-18716



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 5, 2019, at 1:43 o'clock PM PDT, Alice A Wray completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 5, 2019 By: /s/Madelyn Kotb

Name: Madelyn Kotb

Title: Counselor